

Information to identify the case:

Debtor 1	<u>Eileen Pierson</u>	Social Security number or ITIN	xxx-xx-8397
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-27433-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eileen Pierson

12/20/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Eileen Pierson
DebtorCase No. 19-27433-RG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 23

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Eileen Pierson, 56 New England Drive, Lake Hiawatha, NJ 07034-2027
 518455151 +Ambulatory Anesthesia Physician, PO Box 48180, Newark, NJ 07101-8380
 518455154 +Citizens Bank/FM, 121 S. 13th Street, Lincoln, NE 68508-1904
 518455155 +ExxonMobil, PO Box 6404, Sioux Falls, SD 57117-6404
 518455150 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: 5th Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263)
 518455157 Jersey Central Power & Light, 76 S. Main St., A-RPC, Akron, OH 44308-1890
 518455158 +Joseph Sysko, III, 7 Akron Way, Hopatcong, NJ 07843-1713
 518455162 +Pathology Solutions LLC, 8085 Rivers Ave #100, N. Charleston, SC 29406-9239
 518455163 +Petro Home Services, 15 Richboynton Avenue, Dover, NJ 07801-2649
 518455165 Saint Clare's Hospital, PO Box 536598, Pittsburgh, PA 15253-5907
 518455167 Vital Medical Forces of Denville, PO Box 37, Denville, NJ 07834-0037

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2019 00:56:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2019 00:56:38 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 518455152 EDI: AMEREXPR.COM Dec 21 2019 05:33:00 American Express, ATTN: Customer Service,
 PO Box 981535, El Paso, TX 79998-1535
 518455153 EDI: BANKAMER.COM Dec 21 2019 05:34:00 Bank of America, PO Box 982234,
 El Paso, TX 79998-2234
 518455156 EDI: HY11.COM Dec 21 2019 05:33:00 Hyundai Motor Finance, PO Box 20829,
 Fountain Valley, CA 92728-0829
 518455159 E-mail/Text: bncnotices@becket-lee.com Dec 21 2019 00:56:10 Kohl's, PO Box 3043,
 Milwaukee, WI 53201-3043
 518455160 E-mail/Text: electronicbkydocs@nelnet.net Dec 21 2019 00:56:45 Nelnet Loans, PO Box 82561,
 Lincoln, NE 68501-2561
 518455161 E-mail/Text: bcwrtoff@cablevision.com Dec 21 2019 00:57:34 Optimum, 1111 Stewart Avenue,
 Bethpage, NY 11714-3581
 518455164 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 21 2019 00:57:10 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 518455166 EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank, ATTN: Bankruptcy Dept.,
 PO Box 965064, Orlando, FL 32896-5064
 518457262 +EDI: RMSC.COM Dec 21 2019 05:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 23

Date Rcvd: Dec 20, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Andrew T. Shaw on behalf of Debtor Eileen Pierson andrewtukeshaw@hotmail.com
David Wolff dwtrustee@verizon.net, NJ50@ecfcbis.com
Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor Quicken Loans Inc. rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5